

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-27833-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tracy E Ralph
343 Lakeview Avenue
Ringwood, NJ 07456-2118

Social Security No.:
xxx-xx-4668

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 28, 2018.

On 6/12/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: July 18, 2018
Time: 09:00 AM
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 13, 2018
JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tracy E Ralph
 Debtor

Case No. 17-27833-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2018.

db
 aty
 517044567
 517227897
 517044568
 517167677
 517044570
 517044571
 517044572
 517044573
 517201699
 517044577
 517104811
 517044578
 517089406
 517044581
 517395513
 517057755

Tracy E Ralph, 343 Lakeview Avenue, Ringwood, NJ 07456-2118
 +Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631-3578
 American Express, PO Box 981537, El Paso, TX 79998-1537
 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298
 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
 Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
 Dan Ralph, 343 Lakeview Ave, Ringwood, NJ 07456-2118
 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5360
 +Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
 Parker McCay, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539
 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507
 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634)
 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg
 smg
 cr
 517044569
 517044572
 517044574
 517056938
 517044575
 517192033
 517044576
 517181836
 517196826
 517196827
 517275497
 517044579
 517049037
 517044580

E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2018 23:08:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 13 2018 23:08:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 +E-mail/PDF: gecsedirecoverycorp.com Jun 13 2018 23:13:52 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 13 2018 23:14:03 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 13 2018 23:08:18 Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
 E-mail/Text: mrdiscen@discover.com Jun 13 2018 23:07:44 Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
 E-mail/Text: mrdiscen@discover.com Jun 13 2018 23:07:44 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 E-mail/Text: bnckohlsnotices@becket-lee.com Jun 13 2018 23:07:48 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
 E-mail/Text: camanagement@mtb.com Jun 13 2018 23:08:13 M&T Bank, Mortgage Payment Processing, P.O. Box 1288, Buffalo, NY 14240
 E-mail/Text: camanagement@mtb.com Jun 13 2018 23:08:13 M&T Bank, PO Box 844, Buffalo, NY 14240-0844
 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 13 2018 23:12:47 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 13 2018 23:12:46 Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541
 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 13 2018 23:13:24 Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541
 E-mail/Text: bnc-quantum@quantum3group.com Jun 13 2018 23:08:30 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 E-mail/PDF: gecsedirecoverycorp.com Jun 13 2018 23:13:52 SYNCB/Toys R Us, PO Box 965001, Orlando, FL 32896-5001
 +E-mail/PDF: gecsedirecoverycorp.com Jun 13 2018 23:13:52 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 E-mail/Text: bankruptcy@td.com Jun 13 2018 23:08:46 TD Bank NA, 32 Chestnut St, Lewiston, ME 04240-7744

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517044582* +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 185

Page 2 of 2
Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2018 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Brian Gregory Hannon on behalf of Debtor Tracy E Ralph bhannon@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Brian Gregory Hannon on behalf of Attorney Norgaard O'Boyle bhannon@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6